Childcare Sage Payment Services
Version 19.1

ChildCare Sage Payment Services uses SafeSave payment processing to provide your center a comprehensive suite of payment collection options. It includes the ability to automatically collect payments from parent's credit cards or bank accounts (Tuition Direct,) a parent payment portal (CloudPay,) and credit card swipe functionality (Pay Now). Both credit card (CC) and electronic check (ACH) payments are supported (both of these payment types fall under EFT.)

There are many reasons why you should offer and encourage your childcare families to pay you electronically;
1) fewer headaches because you do not have to remind parents to pay their balances,
2) more convenient for parents because they can pay your center online anytime,
3) more secure than accepting cash which can be misappropriated, and checks that can get lost,
4) faster than accepting checks or using other credit card services because your funds will be automatically available in your bank account the next business day,
5) less time consuming because you don't have to go to the bank,
6) easier to forecast income, and
7) less costly than most credit card services including Square and Paypal, and most check cashing services.

The ChildCare Sage makes it easy to sign up and start using payment processing at your center. The difference between Tuition Direct, CloudPay, and Pay Now is who initiates or starts the payment.

With Tuition Direct, the center schedules and charges the parent's credit card or bank account. When you use Tuition Direct, parents don't have to worry about account security because the ChildCare Sage never stores any credit card or bank account information. It works by you entering the first transaction for each account (credit card, checking, saving, etc,) manually. All subsequent transactions for that account use a token which doesn't contain any account numbers. You can also set up multiple accounts for each family, and you can change which account to charge at any time. After you manually enter the first transaction for each family, you can schedule future automatic payments in batch. Once payments are scheduled, the system will automatically remind you to post them. You can also manually post payments, check for ACH returns (insufficient funds, closed account, etc,) and charge returned check fees.

With CloudPay, parents make online payments through a website at their convenience using their phone, tablet or computer. All payments are then automatically downloaded and applied to the corresponding family account in ChildCare Sage.

With Pay Now, parents present a credit card to pay their bill. To make the process fast, you can use a credit card reader to swipe the card and automatically fill in the account numbers on the Pay Now screen.

To start using ChildCare Sage Payment Services, the first step is to sign up with SafeSave. We selected SafeSave because they do not charge any sign-up or monthly service fees. In addition, their fees are low and are only charged when you process payment transactions. To sign up, click the SafeSave icon at the bottom left of the Child Billing or Child Payment menus in ChildCare and follow the instructions. After you sign up, you will be emailed the username and password for your SafeSave account (generally within 3 business days.)
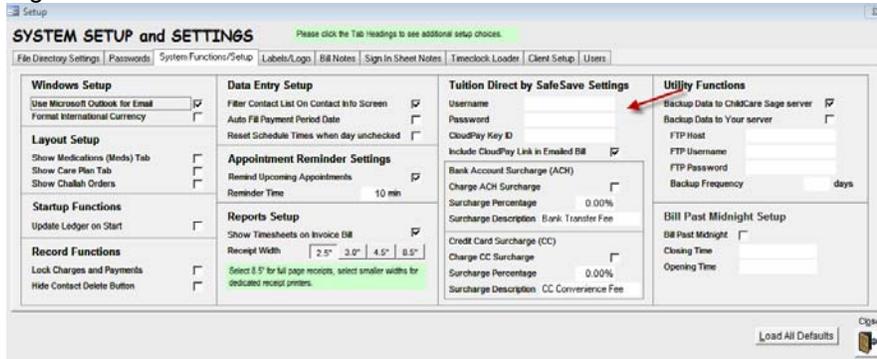
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Setting Up Tuition Direct / Pay Now

Once you have received your username and password from SafeSave, please enter it into the System Functions tab of the Setup screen (figure 1) (to open the screen, click Setup Menu at the bottom right of the Main Menu, then System Setup at the top left.)

Figure 1:

Using Tuition Direct

After a family agrees to use payment services, go to the child's record (if there are siblings, and they are billed together, you only need to set up Tuition Direct for one of them,) and click Use Tuition Direct at the bottom left of the Pymts tab. Next, select which day the parent wants to be charged on, and how often (figure 1).

Payment Day: which day to schedule payments. This is usually when payments are due at the center (Friday, Monday,) but it can be tailored for each family to match the day a parent gets their direct deposit from work.
Pay Every: how often the parent pays. This can be weekly, biweekly, or monthly, and generally corresponds to how often the center bills.

Figure 1:

The next step is to manual enter transactions. Make sure that the account name is descriptive enough to select one account over another. You only need to enter transactions manually 1 time for each new account (credit card, checking, savings, etc.) To manually enter a transaction, click Add Tuition Direct Account.

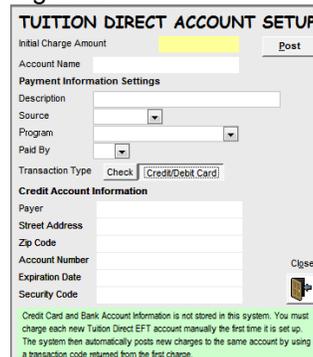You can also charge accounts without storing any of the transaction details by clicking TD Pay Now.

ACH First Charge
Figure 2:
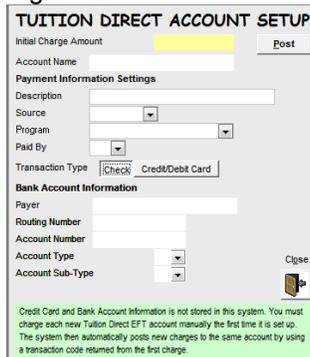
Credit Card First Charge
Figure 3:

After you have posted the manual transactions, and it is approved, you will see the account name listed. If you have multiple accounts listed, you can select which one to charge by checking the box next to that account.

Figure 4:

Scheduling Payments

To schedule EFT Payments, click Schedule Payments on the Child Billing or Child Payment menus. On the Tuition Direct Payment Scheduler screen, you can select who to schedule payments for, and you can change payment dates and amounts. The date for each payment is based on the Payment Day and Pay Every boxes at the bottom of the Pymt tab of each child. Once you have selected which payments to schedule, click Schedule Payments.

Figure 5:
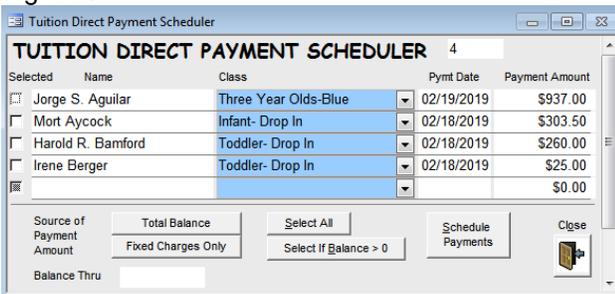
Many centers use EFT payments for fixed charges, and collect other charges such as late payments, late pickups, registrations, etc by physical check or cash. To only schedule EFT payments for fixed charges, click Fixed Charges Only. If you enter charges into family records in advance, you can enter a Balance Thru date to only look at charges up to that date.

Select All: checks all the payments for scheduling
Select if Balance>0: only checks payments who have a positive balance (debit)

Schedule Payments: schedules the selected payments (keep in mind that this only schedules the payments, payments are posted on the Review Scheduled Payments screen (Figure 6).

Reviewing and Posting Payments

After you schedule payments, you can post the payments scheduled on or before the current day on the Tuition Direct Review and Post Payments screen. You cannot post payments scheduled for future days.

Review Scheduled Payments
Figure 6:
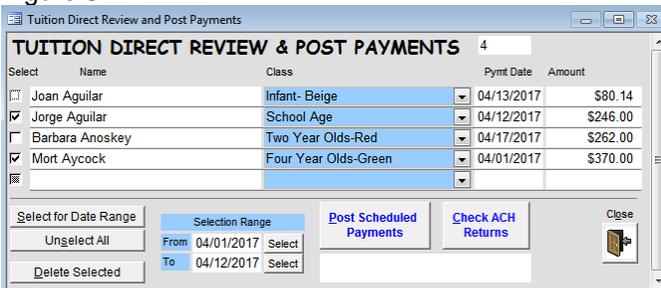
To select which payments to post, you can either select a Payment Date range to check and then Post, or you can manually check off selected payments to Post.

Select for Date Range: check off payments whose payment date is between the From and To dates in the Selection Range box.
Select All: check off all payments
Delete Selected: delete the checked payments (this is permanent and will remove the payment from the EFT scheduling list in the Childcare Sage.)
Post Scheduled Payments: posts (uploads) the selected payment information to the EFT Merchant Processor.

Check ACH Returns: checks all submitted ACH transactions for returns. If returns are found, the original payment amount is set to 0 and the Tuition Direct Returns screen opens. We recommend that you check for returns each day when you post ach payments.

Processing Returns

If ACH returns are found, the Tuition Direct Returns screen lets you charge a returned check charge to accounts which have had a return.

EFT Returns
Figure 7:

Show Returns: shows returned ACH transactions

The Charge Date/Return Charge/Charge Type/Program/Description let you set up the returned ACH charge entry. When you fill in this area, the values you enter are automatically copied into the corresponding columns for the returned ACH transactions.

Select All: select all accounts to charge
Skip Checked Returns: the system will keep showing returned ACH transactions until you charge a returned ACH fee, or skip the return
Post: charge the returned ACH fee to the selected accounts

Setting Up CloudPay

CloudPay functionality in ChildCare Sage sets up a webpage which lets your parents pay your center at their convenience. Parents can open the payment page by:
a) clicking a link in the bill that you email them (requires Microsoft Outlook to email bills to parents), or
b) clicking a link on your website, or
c) entering a web address directly into their browser.
ChildCare Sage then automatically downloads and applies the payment to their account.

CloudPay requires a SafeSave account. We will automatically setup your CloudPay webpage when you sign up for SafeSave. Once you receive your username and password for your SafeSave account, go to www.safesavepayments.com, click Merchants Login at the top, and enter your Username and Password.

After you login, please follow the steps below to finish setting your CloudPay webpage:

1) click Options, then click Settings

2) click Security Keys

Figure 1:
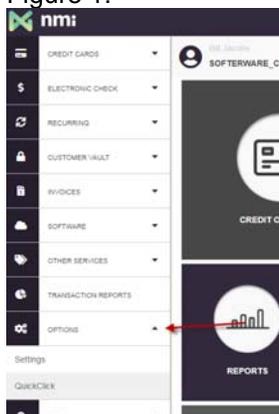
Figure 2:
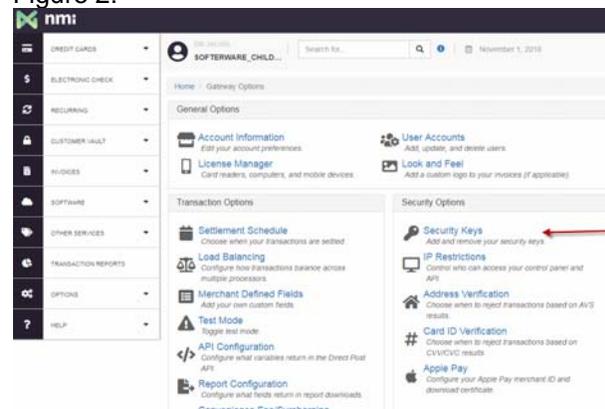
3) write down the Key ID
Figure 3:

4) open Childcare Sage, go to the Main Menu, then the Setup Menu (bottom right), then the System Setup screen (top left), then the System Functions tab (top center.) Enter the KeyID from 3) above in the KeyID box, and make sure that the username and password that you received from SafeSave are filled in. Then check the Include Cloudpay Link in Emailed Bill box.

Figure 4:
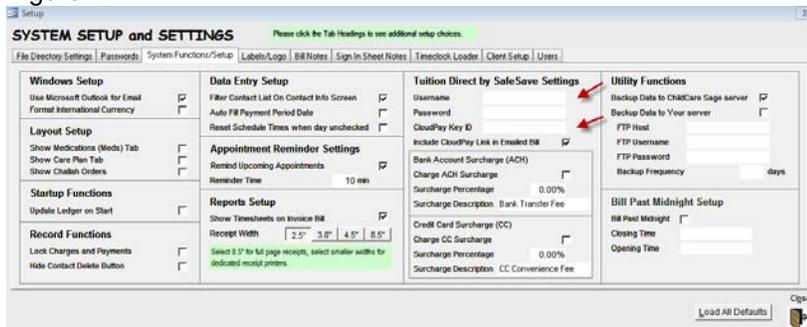
5) on the left side of the screen, click Options, then QuickClick

Figure 5:
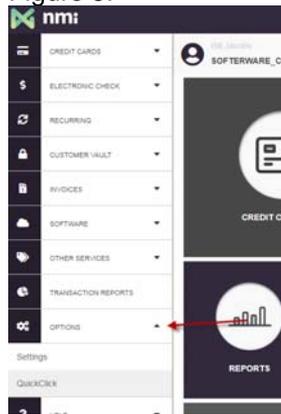
6) click Look and Feel

Figure 6:

7) click Edit in the QuickClick profile

Figure 7:

8) make your desired changes to the center name in the Header Text, and the color scheme, then click Save

Figure 8:

9) by default, Cloudpay can accept both Credit Cards and ACH, to change this, click Options on the left side of the screen, then QuickClick, then Payment Methods, make any changes, then click Save
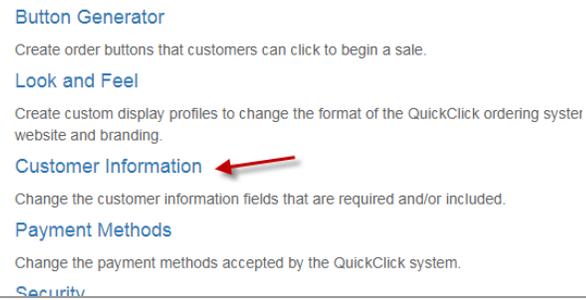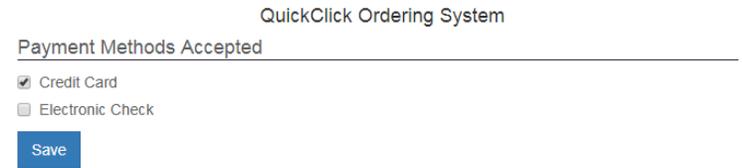
Figure 9:

Figure 10:

Button Generator

Create order buttons that customers can click to begin a sale.

Look and Feel

Create custom display profiles to change the format of the QuickClick ordering system website and branding.

Customer Information ⬅

Change the customer information fields that are required and/or included.

Payment Methods

Change the payment methods accepted by the QuickClick system.

Security

QuickClick Ordering System

Payment Methods Accepted

☑ Credit Card

☐ Electronic Check

Save

You are done with the online setup.

To add a link on your website, or to send a link to parents, add the following address to any link on your website: https://secure.networkmerchants.com/cart/cart.php?action=process_variable&key_id=*KeyID*

(Ie: https://secure.networkmerchants.com/cart/cart.php?action=process_variable&key_id=28271919)
(KeyID is from 3) above)

Using CloudPay

Once your CloudPay webpage is setup, and parents start to make payments through it, the ChildCare Sage will automatically download and show you those payments.
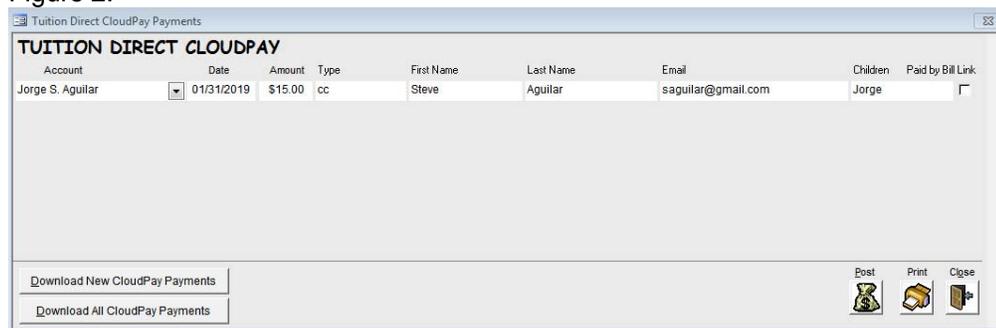
If there are new CloudPay payments, a message will pop up when you start the system.

Figure 1:

Post New CloudPay Payments

There are new CloudPay payments. Would you like to post them?

Yes   No
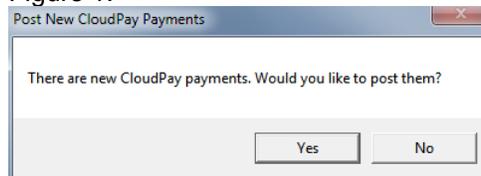
When you click Yes, the Tuition Direct CloudPay screen will open.

Figure 2:

Tuition Direct CloudPay Payments

TUITION DIRECT CLOUDPAY

Account	Date	Amount	Type	First Name	Last Name	Email	Children	Paid by Bill Link
Jorge S. Aguilar	01/31/2019	$15.00	cc	Steve	Aguilar	saguilar@gmail.com	Jorge	☐

Download New CloudPay Payments

Download All CloudPay Payments

Post   Print   Close

ChildCare Sage will try to match the payments with accounts through a Parent ID (if the parents clicked a link in their bill,) or by the parents TimeClock ID (which the parents enter when making their payment.) If neither of these are present, the account column will be blank and you can simply select which child/account the payment is for. Once all of the payments are matched to an account, click Post to post the payments into their ChildCare Sage account.

Download New CloudPay Payments: downloads new CloudPay payments since the ChildCare Sage was started today

<u>Download All CloudPay Payments:</u> downloads all CloudPay payments that haven't been posted into the ChildCare Sage

CloudPay Webpage

Figure 3:

Figure 4:

Figure 5:

Using Pay Now

Once you setup Pay Now, parents can present a credit card to charge. Pay Now does not store the credit card, so the parent will have to present the card each time they want you to charge it. To charge the card, and post the payment, go into the record for a child in that family.

Click the Pymts tab, and then click TD Pay Now at the bottom right.

Figure 1:

On the Tuition Direct Pay Now screen, you can either enter the credit card information, or click the box at the bottom and swipe the card in a reader. If you want to use a swipe reader, we recommend the MagTek 21040145 (about $25 on ebay.)
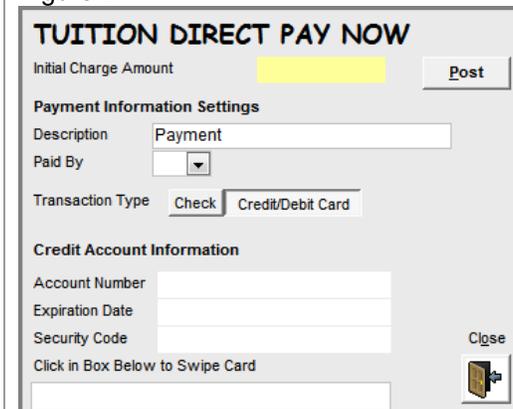
Figure 2:

Figure 3:

Once the Amount and Account Information is filled in, click Post.